

CONTINENTAL CASUALTY COMPANY - NAIC 20443**LTC Group - Comprehensive - Tax Qualified**

Policy Form: GLTC-3-P-CA-01-TQ

This policy is for Group Comprehensive long term care insurance. The policy is classified as Tax Qualified.

Maximum Policy Benefit Amounts = In year(s).

1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
YES	YES	YES	YES	YES	YES	YES	YES	YES	Notes: 365, 730, 1095, 1460, 1825, 2190, 2555, 1500, 2000, 3000, 3650, 4000, 5000

Nursing Home Daily Benefit Amounts - There is a minimum and maximum amount offered in dollar increments.

Minimum	Maximum	Increment	Day	Week	Month	Other	Company Notes
\$100	\$350	\$5	YES				Notes: None reported by company.

Residential Care Facility Daily Benefit Amounts - Represents the percentage of the Nursing Home Daily Benefit Amount.

100%	90%	80%	75%	70%	Other	Company Notes
YES						Notes: 66 and 2/3rds% also available

Home Care Benefit Amounts - Represents the percentage of Home Care Benefit Amount.

100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
YES									

Elimination Period = In days.

0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
		YES	YES	YES		YES	YES	YES	Notes: 120C, 180C, 180/180S, 120/120S, 90/15S, 60/15S, 30/15S (where NF/HC service days)

Inflation Protection

5% Compound	5% Simple	Guaranteed Purchase Option	Other	Company Notes
YES		YES	YES	Notes: Deferred ABI (begins inflating at 5% compounded at age 65), 20 Year 5% Simple ABI

Waiver of Premium

We will waive premiums starting with the first premium due after the Waiting Period. We will continue to waive premiums until the first of the month following the end of the Plan of Care.

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Long Term Care Insurance Rates

LTC Group - Comprehensive - Tax Qualified

30 Day Elimination Period**90 Day Elimination Period**

ISSUE AGE	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$1,404	\$517	\$2,593	\$290	\$1,325	\$488	\$2,446
55	\$0	\$1,596	\$700	\$2,923	\$392	\$1,506	\$661	\$2,757
60	\$0	\$1,945	\$955	\$3,388	\$558	\$1,835	\$901	\$3,196
65	\$0	\$2,356	\$1,320	\$3,980	\$800	\$2,223	\$1,245	\$3,755
70	\$0	\$3,069	\$2,253	\$5,511	\$1,297	\$2,895	\$2,126	\$5,199
75	\$0	\$3,967	\$3,687	\$7,422	\$2,024	\$3,742	\$3,478	\$7,001
80	\$0	\$4,800	\$5,355	\$8,921	\$2,914	\$4,529	\$5,052	\$8,416

Customer Service Telephone Number:

For existing policies only: 1-800-528-4582